B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Southern District of Texas

In re	e Isaiah L. Harris, Jr.,		Case No. 08-33746-H1-13		
	Loretta E. Harris				
-		Debtors	Chapter	13	
			•		

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	230,470.00		
B - Personal Property	Yes	6	68,551.49		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	2		173,606.18	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		31,527.99	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		282,751.52	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			6,066.26
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,863.62
Total Number of Sheets of ALL Schedules		27			
	T	otal Assets	299,021.49		
			Total Liabilities	487,885.69	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Southern District of Texas

In re	Isaiah L. Harris, Jr.,		Case No.		
	Loretta E. Harris				
_		Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	31,527.99
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	31,527.99

State the following:

Average Income (from Schedule I, Line 16)	6,066.26
Average Expenses (from Schedule J, Line 18)	4,863.62
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	9,536.28

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	31,527.99	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		282,751.52
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		282,751.52

B6C (Official Form 6C) (12/07)

In re

Isaiah L. Harris, Jr., Loretta E. Harris

Case No.	08-33746-H1-13

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	d under: Check if debtor claims a homestead exemption that exceeds \$136,875.			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property 0086 M Shipman, Tract 10, Acres 1.078, Oakwick Forest Estates, Section 2, Fort Bend County, Texas, more commonly referred to as 3610 Blackberry Circle, Missouri City, Texas 77459.	Tex. Const. art. XVI, §§ 50, 51, Tex. Prop. Code §§ 41.001002	77,145.17	230,470.00	
Household Goods and Furnishings Sofa - \$ 50.00 Love Seat - \$15.00 Coffee Table - \$ 20.00 Bookcase - \$100.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	185.00	185.00	
Stove - \$ 50.00 Refridgerator - \$100.00 Dishwasher - \$50.00 Microwave Oven - \$20.00 Pots & Pans - \$50.00 Dishes & Glassware - \$50.00 Flatware - \$10.00 China & Crystal - \$50.00 Table & Chairs - \$75.00 China Cabinet - \$50.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	505.00	505.00	
Bed - \$50.00 Dresser - \$75.00 Chest Drawers - \$50.00 Nightstand - \$50.00 Clock - \$10.00 Lamp - \$10.00 TV - \$20.00	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	265.00	265.00	
Bed - \$ 30.00 Desk - \$ 40.00 Location: 3610 Blackberry Circle, Missouri City TX	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	70.00	70.00	
Bed - \$25.00 Dresser - \$25.00 Lamp - \$10.00 Desk - \$40.00 TV - \$15.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	115.00	115.00	
Bathrooms consist of soap, towels & Linens, toilette articles, etc \$50.00 Location: 3610 Blackberry Circle, Missouri City TX	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	50.00	50.00	

² continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re Isaiah L. Harris, Jr., Loretta E. Harris

Case No. **08-33746-H1-13**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

	(Continuation Sheet)		
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Dryer - \$75.00 Freezer - \$50.00 Garden Tools - \$100.00 Electric Tools - \$150.00 Hand Tools - \$30.00 Lawn Mower - \$50.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(1)	455.00	455.00
Books, Pictures and Other Art Objects; Collectibl Art - \$50.00 Location: 3610 Blackberry Circle, Missouri City TX	es Tex. Const. art. XVI, §49; Tex. Prop. Code §§ 42.001(a), (d), 42.002	50.00	50.00
Wearing Apparel Suits - \$400.00 Shirts - \$200.00 Pants - \$200.00 Coats - \$300.00 Shoes - \$300.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(5)	1,400.00	1,400.00
Suits - \$200.00 Shirts - \$50.00 Pants - \$50.00 Coats - \$20.00 Shoes - \$20.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(5)	340.00	340.00
Furs and Jewelry Watch - \$100.00 Rings - \$100.00 Chain - \$ 50.00 Cuff Links - \$20.00 Location: 3610 Blackberry Circle, Missouri City	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(6)	270.00	270.00
Watch - \$10.00 Rings - \$20.00 Location: 3610 Blackberry Circle, Missouri City TX	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(6)	30.00	30.00
Annuities Variflex Qualified Variable Annuity Account #*****3234 Dearborn & Creggs 77 Sugar Creek Boulevard, Suite 590 Sugar Land, Texas 77478	Tex. Ins. Code § 1108.051	23,732.64	39,116.76
Interests in IRA, ERISA, Keogh, or Other Pension Thrift Savings Plan #7098 The Federal Retirement Thrift Investment Board	or Profit Sharing Plans Tex. Prop. Code § 42.0021	640.33	640.33

Sheet $\underline{}$ of $\underline{}$ continuation sheets attached to the Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (12/07) -- Cont.

In re Isaiah L. Harris, Jr., Loretta E. Harris Case No. **08-33746-H1-13**

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Kelsey Seybol Health System 401(k) #7098	Tex. Prop. Code § 42.0021	0.00	178.00
AIG, Retirement			
Automobiles, Trucks, Trailers, and Other Vehicles 2000, Toyota, Sienna Location: 3610 Blackberry Circle, Missouri City TX	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)	6,500.00	6,500.00
2004, Dodge, Stratus	Tex. Prop. Code §§ 42.001(a)(1), (2),	1,184.31	4,800.00
Location: 3610 Blackberry Circle, Missouri City TX	42.002(a)(9)		
2005, Pontiac, Grand Am; VIN: 1G2NE52E35M227202	Tex. Prop. Code §§ 42.001(a)(1), (2), 42.002(a)(9)	568.91	9,525.00
Location: 3610 Blackbarry Circle Missouri City			

Location: 3610 Blackberry Circle, Missouri City

TX

Total: 113,506.36 294,965.09

B6D (Official Form 6D) (12/07)

In re	Isaiah L. Harris, Jr.,
	Loretta E. Harris

Case No.	08-33746-H1-13

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxx-xxxx-2637			Various	Ť	A T E D	Ī		
Chase P.O. BOx 100018 Kennesaw, GA 30156-9104		н	Purchase Money Security Merchandise - Circuit City		Б			
			Value \$ 1,914.31				1,914.31	0.00
Account No. xxxxx2174			Home Equity Line of Credit - HELOC		$ \top$	T		
Countrywide Home Loans, Inc. P.O. Box 660094 Dallas, TX 75266-0694		J	0086 M Shipman, Tract 10, Acres 1.078, Oakwick Forest Estates, Section 2, Fort Bend County, Texas, more commonly referred to as 3610 Blackberry Circle, Missouri City, Texas 77459.					
			Value \$ 230,470.00		Ш		15,070.20	0.00
Account No. xxxxx8696 Countrywide Home Loans, Inc. P.O. Box 660094 Dallas, TX 75266-0694		J	Deed of Trust - First Mortgage 0086 M Shipman, Tract 10, Acres 1.078, Oakwick Forest Estates, Section 2, Fort Bend County, Texas, more commonly referred to as 3610 Blackberry Circle, Missouri City, Texas 77459.					
			Value \$ 230,470.00				128,524.20	0.00
Account No. Oakwick Forest H.O.A. 3626 Ramble Creek Missouri City, TX 77459		J	Deed of Trust 0086 M Shipman, Tract 10, Acres 1.078, Oakwick Forest Estates, Section 2, Fort Bend County, Texas, more commonly referred to as 3610 Blackberry Circle, Missouri City, Texas 77459.					
			Value \$ 230,470.00	1			900.00	0.00
_1 continuation sheets attached	•	•	(Total of		otal page)	146,408.71	0.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Isaiah L. Harris, Jr.,		Case No. 08-33746-H1-13
	Loretta E. Harris		
_		Debtors	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN		ONTINGE	UN L S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx3234 Security Benefit One Security Benefit Place Topeka, KS 66636-0001		w	Money Loaned Variflex Qualified Variable Annuity Account #*****3234 Dearborn & Creggs 77 Sugar Creek Boulevard, Suite 590 Sugar Land, Texas 77478		T	A T E D		
Account No. xxxxxxxx000-1 Smart Financial Credit Union	+		Value \$ 39,116.76 Money Loaned 2005, Pontiac, Grand Am; VIN:				14,625.69	0.00
P.O. Box 920719 Houston, TX 77292-0719		J	1G2NE52E35M227202 Location: 3610 Blackberry Circle, Missouri City TX Value \$ 9,525.00				8,956.09	0.00
Account No. xxxxxxxxxxxxxx8131 U.S. Bank Corp. P.O. Box 790 Saint Louis, MO 63179-0167		J	July 1, 2004 Money Loaned 2004, Dodge, Stratus Location: 3610 Blackberry Circle, Missouri City TX			x		
Account No.			Value \$ 4,800.00				3,615.69	0.00
Account No.			Value \$					
Sheet of continuation sheets att Schedule of Creditors Holding Secured Clain		d to	Value \$	Su of thi	bto		27,197.47	0.00
Schedule of Creditors Holding Secured Claim	13		(Report on Summary		To	tal	173,606.18	0.00

B6E (Official Form 6E) (12/07)

In re	Isaiah L. Harris, Jr.,		Case No. 08-33746-H1-13
	Loretta E. Harris		
_		Debtors	,

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." If the claim is unliquidated.

"Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

 $B6E\ (Official\ Form\ 6E)\ (12/07)$ - Cont.

In re	Isaiah L. Harris, Jr.,	Case No. <u>08-33746-H1-13</u>
	Loretta E. Harris	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

							TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu Hu	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDA	ΙE	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUNT ENTITLED TO PRIORITY
Account No. xxx-xx-7873			04; 07	T	D A T E D			
Internal Revenue Service Centralized Insolvency Operations P.O. Box 21126 Philadelphia, PA 19114-1294		J	Federal Income Taxes and Penalties				04 507 00	0.00
Account No.							31,527.99	31,527.99
Account No.								
Account No.								
Account No.								
Sheet <u>1</u> of <u>1</u> continuation sheets att. Schedule of Creditors Holding Unsecured Pri				Sub			31,527.99	0.00 31,527.99
			(Report on Summary of So		ota lule		31,527.99	0.00 31,527.99

B6J (Official Form 6J) (12/07)

In re	Isaiah L. Harris, Jr. Loretta E. Harris		Case No.	08-33746-H1-13	
		Debtor(s)			

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) -**AMENDED**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,142.07
a. Are real estate taxes included? Yes X No	· —	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	475.00
b. Water and sewer	\$	0.00
c. Telephone	\$	78.00
d. Other See Detailed Expense Attachment	\$	51.26
3. Home maintenance (repairs and upkeep)	\$	50.00
4. Food	\$	250.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	20.00
8. Transportation (not including car payments)	\$	500.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	135.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	204.95
c. Health	\$	0.00
d. Auto	\$	445.00
e. Other See Detailed Expense Attachment	\$	221.17
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ.	2.22
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)	Φ.	0.00
a. Auto	\$	0.00
b. Other Home Equity Line of Credit - Countrywide	\$	251.17
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,863.62
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	.,
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
We do not reasonably anticipate a decrease in expenditures to occur within the year		
following the filing of this document. We are unsure whether an increase in expenditures		
shall occur within the year following the filing of this document.	_	
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	6,066.26
b. Average monthly expenses from Line 18 above	\$	4,863.62
c. Monthly net income (a. minus b.)	\$	1,202.64

B6J (Official Form 6J) (12/07)

Case 08-33746 Document 29 Filed in TXSB on 07/30/08 Page 12 of 13

B6J (Official Form 6J) (12/07)

Isaiah L. Harris, Jr.

In re **Loretta E. Harris** Case No. **08-33746-H1-13**

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED Detailed Expense Attachment

Other Utility Expenditures:

Garbage	\$ 20.00
Security	\$ 31.26
Total Other Utility Expenditures	\$ 51.26
Other Insurance Expenditures:	
NTA (Disability Insurance)	\$ 187.84
Flood Insurance	\$ 33.33
Total Other Insurance Expenditures	\$ 221.17

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Texas

In re	Isaiah L. Harris, Jr. Loretta E. Harris		Case No.	08-33746-H1-13
		Debtor(s)	Chapter	13
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of st of my knowledge, information, and belief.
Date	July 30, 2008	Signature	/s/ Isaiah L. Harris, Jr. Isaiah L. Harris, Jr. Debtor
Date	July 30, 2008	Signature	/s/ Loretta E. Harris Loretta E. Harris Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.